DOCUMENT RESUME

ED 381 075 HE 028 211

TITLE	Student Health Insurance Program. Fall 1994.
INSTITUTION	Massachusetts State Dept. of Medical Security, Boston.
PUB DATE	[94]
NOTE	13p.
PUB TYPE	Statistical Data (110)
EDRS PRICE	MF01/PC01 Plus Postage.
DESCRIPTORS	*College Students; Compliance (Legal); *Enrollment; Enrollment Trends; Fees; *Health Insurance; Higher Education; Private Colleges; Public Colleges; State Regulation; Student Participation; Tables (Data)
IDENTIFIERS	*Massachusetts; Student Health Organizations

ABSTRACT

This report contains data on current participation in and compliance with Massachusetts state regulations on health insurance coverage for college students. State regulations require that all full and three quarter time college students enrolled in the 121 public or independent institutions in the state participate in a qualifying student health insurance plan. The requirement is designed to bring all school sponsored plans up to an acceptable minimum level of benefits in compliance with existing legal requirements while limiting costs to students and institutions. Data gleaned from twice-yearly reports submitted by institutions in the state are displayed in several tables as are figures that show premium costs, student health insurance program history, student participation from Fall 1989 to Fall 1994, average premium costs from 1989 to 1994, average health fees in the same period, premium costs, health fees, and student data from 1989 to 1994; and student data by institution. The report notes that to date 34 percent of those required to participate are enrolled in an institution-sponsored plan, and that 66 percent of those required to participate have waived participation by certifying that they have comparable coverage from another source. (JB)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

STUDENT HEALTH INSURANCE PROGRAM
Fall 1994

ED 381 075

HE 028 211

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☐ This document has been reproduced as received from the person or organization originating it.

☑ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

Massachusetts Dept. of Medical Security
Jeffrey W. Ritter

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC).

HE

STUDENT HEALTH INSURANCE PROGRAM
Fall 1994

BACKGROUND:
Under the authority of G.L. c.15A, §18. The Department of Medical Security (DMS) requires all full and three quarter time students enrolled in the 121 public or independent institutions of higher education in the Commonwealth to participate in a qualifying student health insurance plan. The DMS implements this requirement through regulations defining qualifying student health insurance programs. This Program began in 1989. There is no state funding involved in this program.

PURPOSE:
One of the primary purposes of the qualifying student health insurance program is to bring all school sponsored plans up to an acceptable minimum level of benefits in compliance with existing legal requirements while also limiting costs to the students and the institutions.

PROGRESS TO DATE:
Under the Student Health Insurance regulations, institutions are required twice a year to submit status reports to the Department. In doing this, the Department can monitor institutional compliance to ensure all students have access to health care.

- There are 276,668 students required to participate in a qualifying student health insurance plan.
- Thirty-four percent (34%) or 93,115 of those required to participate are enrolled in an institution-sponsored student health insurance plan.
- Sixty-six percent (66%) or 183,553 of those required to participate have waived participation in an institution-sponsored plan by certifying that they have comparable coverage from another source.

Premium Costs

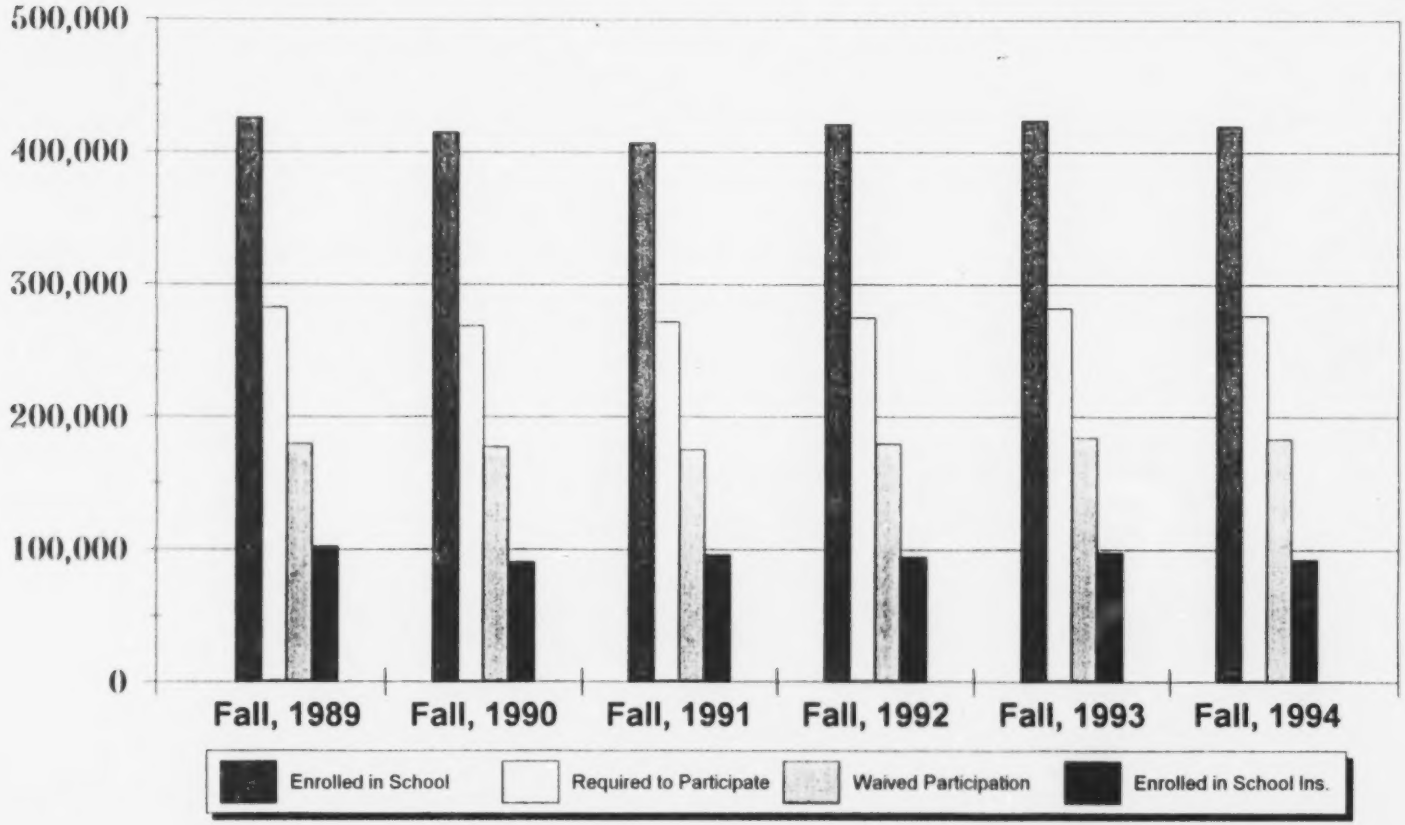
Type of Plan	Average Cost	Maximum Cost	Minimum Cost
Individual Plan	$565	$2,711	$170
Family Plan	$2,500	$7,726	$680

Student Health Insurance Program History

Student Information	Fall 1990	Fall 1991	Fall 1992	Fall 1993
Students Enrolled in Schools	414,817	406,448	420,742	423,455
Students Required to Participate	268,364	271,598	274,618	282,164
Students Waived	177,676 (66%)	175,528 (65%)	179,918 (65%)	184,410 (65%)
Students Enrolled in Plan	90,688 (34%)	96,070 (35%)	94,700 (35%)	97,754 (35%)
Average Premium Costs Individual Plan	$332	$413	$514	$552
Family Plan	$1,345	$1,836	$2,469	$2,495

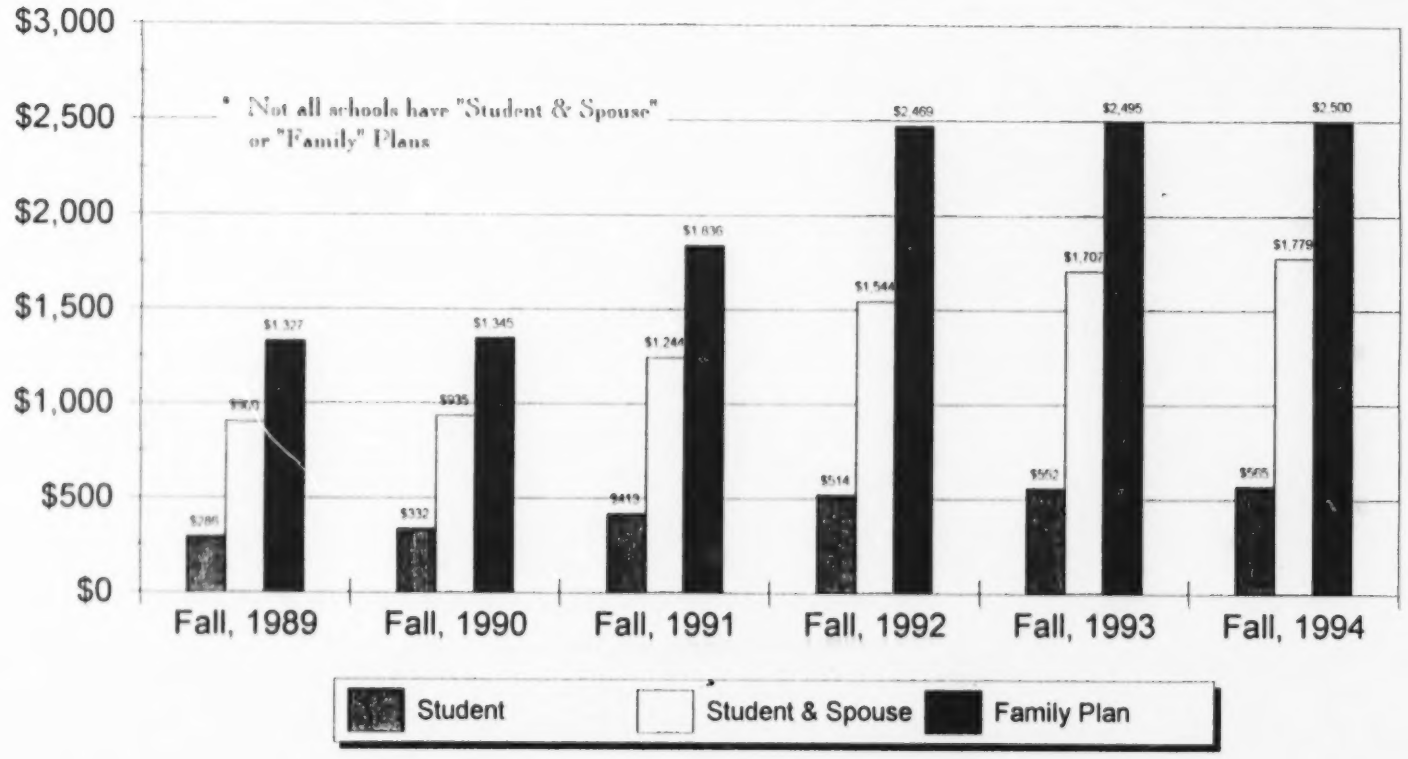
STUDENT HEALTH

Student Participation



STUDENT HEALTH

Average Premium Costs*

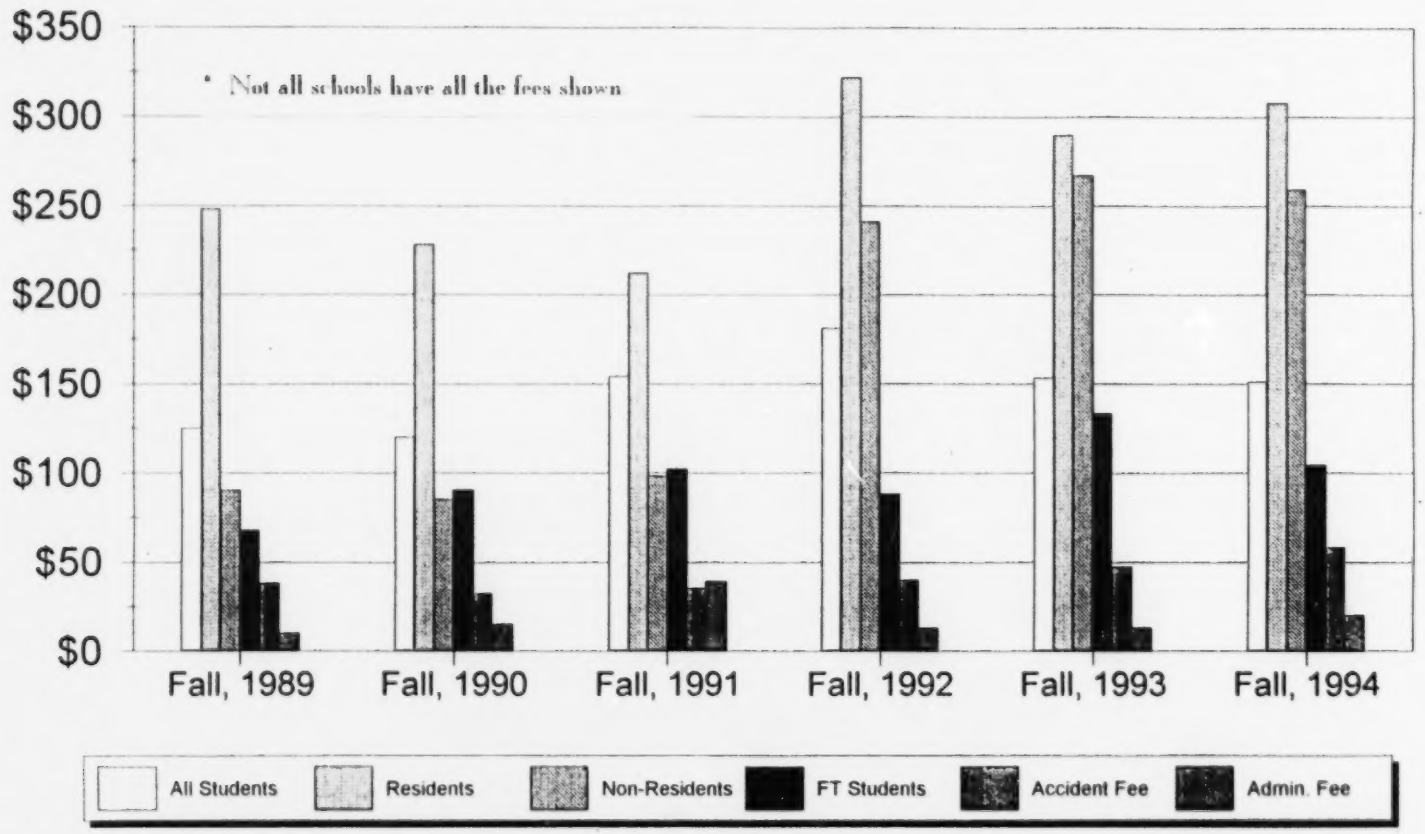


Department of Medical Security 1/95.

e:\yc\graphics\shi-prem.wb1

STUDENT HEALTH

Average Health Fees*



Premium Costs, Health Fees, Student Information
Fall 1989-1994

	Fall, 1989			Fall, 1990			Fall, 1991			Fall, 1992			Fall, 1993			Fall, 1994		
Premium Costs	Average	Maximum	Minimum	Average	Maximum	Minimum	Average	Maximum	Minimum	Average	Maximum	Minimum	Average	Maximum	Minimum	Average	Maximum	Minimum
Student Plan	$286	$1,546	$95	$332	$1,546	$95	$413	$1,700	$115	$514	$2,046	$145	$552	$2,640	$160	$565	$2,711	$170
Student & Spouse Plan	$900	$1,696	$310	$935	$2,726	$380	$1,244	$2,882	$388	$1,544	$4,070	$430	$1,707	$4,070	$492	$1,779	$5,422	$525
Family Plan	$1,327	$3,690	$472	$1,345	$3,875	$320	$1,836	$5,357	$435	$2,469	$5,894	$556	$2,495	$7,542	$595	$2,500	$7,726	$680
Health Fees	Average	Maximum	Minimum	Average	Maximum	Minimum	Average	Maximum	Minimum	Average	Maximum	Minimum	Average	Maximum	Minimum	Average	Maximum	Minimum
Health Fee*	$125	$460	$4	$120	$490	$4	$154	$550	$4	$181	$584	$4	$153	$380	$4	$151	$357	$4
Health Fee (Residents)*	$248	$470	$60	$228	$500	$80	$212	$576	$50	$322	$605	$125	$290	$635	$134	$308	$680	$56
Health Fee (Non-Residents)*	$90	$170	$25	$85	$181	$32	$98	$195	$32	$241	$579	$80	$267	$654	$80	$259	$697	$84
Health Fee (FT Students)*	$68	$160	$6	$90	$180	$32	$102	$302	$10	$88	$225	$10	$133	$614	$10	$104	$459	$10
Accident Fee*	$38	$52	$21	$32	$42	$8	$35	$55	$17	$40	$70	$18	$47	$105	$18	$58	$110	$19
Administrative Fee*	$10	$20	$3	$15	$75	$4	$39	$450	$4	$13	$45	$2	$13	$45	$2	$20	$120	$2
Student Information	Total Number			Total Number			Total Number			Total Number			Total Number			Total Number		
Full-Time Enrolled in Schools	NA			251,373			250,803			253,623			255,030			253,829		
Part-Time Enrolled in Schools	NA			77,730			81,344			93,471			100,374			96,313		
Continuing Ed Enrolled in Schools	NA			78,730			64,214			61,791			59,484			60,435		
Other Students Enrolled in Schools	NA			7,637			10,087			11,857			8,567			8,963		
Total Students Enrolled in Schools	425,203			414,817			406,448			420,742			423,455			419,540		
Total Students Required to Participate	282,249			268,364			271,598			274,618			282,164			276,668		
Total Number Waiving Participation	180,094			177,676			175,528			179,918			184,410			183,553		
Total Number with School Insurance	102,155			90,688			96,070			94,700			97,754			93,115		

***Health Fee** Number of schools with fee for 1989=32, 1990=33, 1991=29, 1992=24, 1993=20, 1994=22

***Health Fee (Residents)** Number of schools with fee for 1989=7, 1990=7, 1991=8, 1992=5, 1993=8, 1994=10

***Health Fee (Non-Residents)** Number of schools with fee for 1989=3, 1990=4, 1991=5, 1992=4, 1993=4, 1994=5

***Health Fee (FT Students)** Number of schools with fee for 1989=5, 1990=10, 1991=13, 1992=18, 1993=20, 1994=19

***Accident Fee** Number of schools with fee for 1989=6, 1990=6, 1991=3, 1992=4, 1993=7, 1994=6

***Administrative Fee** Number of schools with fee for 1989=11, 1990=13, 1991=17, 1992=24, 1993=23, 1994=22

1/17/95

e:\yc\stu-hlth\rpt-1194.wb1

BEST COPY AVAILABLE

Student Health Insurance Report
Student Information
Fall, 1994

INDEPENDENT INSTITUTIONS	TOTAL NUMBER ENROLLED IN INSTITUTION					REQUIRED TO PARTICIPATE	WAIVED PARTICIPATION	ENROLLED IN THE QSHIP	RATE OF PART.	COLLEC. BID
Colleges	Full Time	Part Time	Con't Ed	Other	Total	# of Students	# of Students	# of Students	Percent	Yes/No
1 American Int'l College	1,041	115	173	489	1,818	1,703	722	981	57.6%	No
2 Amherst College	1,606	0	0	0	1,606	1,606	863	743	46.3%	No
3 Andover-Newton Theo. School	129	387	0	0	516	185	125	60	32.4%	No
4 Anna Maria College	506	1,291	0	0	1,797	562	497	65	11.6%	No
5 Aquinas College (Milton)	141	3	265	0	409	141	126	15	10.6%	Yes
6 Aquinas College (Newton)	158	31	0	0	189	189	166	23	12.2%	No
7 Art Institute of Boston	311	77	169	0	557	333	226	107	32.1%	No
8 Arthur D. Little	68	0	0	140	208	68	23	45	66.2%	No
9 Assumption	1,685	4	522	333	2,544	1,746	1,519	227	13.0%	No
10 Atlantic Union College	509	544	176	64	1,293	528	288	240	45.5%	No
11 Babson College	2,469	1,277	0	0	3,746	2,469	1,782	687	27.8%	No
12 Bay Path College	473	77	0	0	550	473	353	120	25.4%	No
13 Bay State College	495	0	0	0	495	495	384	111	22.4%	No
14 Becker College	891	153	125	0	1,169	974	753	221	22.7%	No
15 Bentley College	3,414	3,159	1,487	0	8,060	3,495	1,667	1,828	52.3%	No
16 Berklee College of Music	2,332	339	0	0	2,671	2,671	1,375	1,296	48.5%	Yes
17 Berkshire Community College	931	1,514	1,004	0	3,449	1,131	920	211	18.7%	Yes
18 Boston Architechtural Center	512	90	146	0	748	512	411	101	19.7%	No
19 Boston College	11,172	2,210	1,316	0	14,698	11,945	9,504	2,441	20.4%	No
20 Boston Conservatory	377	37	0	0	414	378	189	189	50.0%	Yes
21 Boston University	22,364	6,061	969	0	29,394	22,995	13,312	9,683	42.1%	No
22 Bradford College	484	42	10	27	563	511	347	164	32.1%	No
23 Brandeis University	3,781	56	0	0	3,837	3,781	2,529	1,252	33.1%	No
24 Bridgewater State College	5,360	2,804	0	0	8,164	6,200	5,208	992	16.0%	Yes
25 Bristol Community College	2,003	1,322	1,975	0	5,300	2,663	2,103	560	21.0%	Yes
26 Bunker Hill Comm. College	2,633	3,956	0	0	6,589	3,329	2,829	500	15.0%	Yes
27 Cambridge College	0	1,700	0	0	1,700	0	0	0		No
28 Cape Cod Community College	1,259	2,247	0	0	3,506	1,626	1,269	357	22.0%	Yes
29 Clark University	2,164	388	361	118	3,031	2,214	1,435	779	35.2%	No
30 Conway School of Landscape	11	0	0	0	11	11	5	6	54.5%	No
31 Curry College	954	75	447	36	1,512	1,087	837	250	23.0%	No
32 Dean College	915	0	1,268	0	2,183	915	568	347	37.9%	No
33 Eastern Nazarene	647	74	594	0	1,315	1,252	594	658	52.6%	No
34 Elms College	605	0	580	0	1,185	670	568	102	15.2%	No
35 Emerson College	2,746	336	343	77	3,502	2,798	1,746	1,052	37.6%	No
36 Emmanuel College	441	51	930	0	1,422	522	349	173	33.1%	No
37 Endicott College	702	20	100	0	822	722	573	149	20.6%	No
38 Episcopal Divinity School	68	24	0	0	92	92	33	59	64.1%	No
39 Essex Agri. & Tech. Inst.	337	31	245	0	613	351	318	33	9.4%	No
40 Fisher College	406	0	0	0	406	406	0	406	100.0%	No
41 Fitchburg State College	2,837	232	2,736	0	5,805	3,449	2,623	826	23.9%	Yes
42 Forsyth School of Dental	97	7	0	0	104	97	44	53	54.6%	Yes
43 Framingham State	2,595	344	327	1,887	5,153	2,922	2,313	609	20.8%	Yes
44 Franklin Inst. of Boston	289	12	32	0	333	289	135	154	53.3%	No
45 Gordon College	1,140	38	0	0	1,178	1,151	914	237	20.6%	No
46 Gordon-Conwell Theo.	395	184	0	0	579	396	283	113	28.5%	No
47 Greenfield Community College	904	916	787	0	2,607	1,274	961	313	24.6%	Yes
48 Hampshire College	1,086	17	0	157	1,260	1,086	532	554	51.0%	No
49 Harvard University	18,526	0	0	0	18,526	18,526	7,011	11,515	62.2%	No
50 Hebrew College	12	62	65	0	139	15	15	0	0.0%	Yes
51 Hellenic College	159	12	0	0	171	159	44	115	72.3%	No
52 Holy Cross	2,700	0	0	0	2,700	2,700	2,536	164	6.1%	No
53 Holyoke Community College	2,425	1,133	1,929	0	5,487	3,011	2,459	552	18.3%	Yes
54 Katharine Gibbs School	236	97	9	0	342	82	61	21	25.6%	No
55 Laboure College	532	0	0	0	532	532	476	56	10.5%	No
56 Lasell College	519	96	0	0	615	552	435	117	21.2%	No
57 Lesley College	1,698	4,326	0	0	6,024	2,116	1,577	539	25.5%	Yes
58 Longy School of Music	50	25	700	350	1,125	50	25	25	50.0%	No
59 Marian Court College	190	31	27	0	248	179	153	26	14.5%	No
60 Mass Bay Community College	2,458	615	1,645	617	5,335	2,716	1,803	913	33.6%	Yes
61 Mass College of Art	1,198	846	33	0	2,077	1,198	622	576	48.1%	Yes
62 Mass College of Pharmacy	1,418	0	0	0	1,418	1,418	897	521	36.7%	No
63 Mass Inst. of Tech. (MIT)	9,499	0	0	0	9,499	9,499	3,573	5,926	62.4%	No
64 Mass Maritime Academy	701	36	0	0	737	737	552	185	25.1%	No

BEST COPY AVAILABLE

Student Health Insurance Report
Student Information
Fall, 1994

INDEPENDENT INSTITUTIONS	TOTAL NUMBER ENROLLED IN INSTITUTION					REQUIRED TO PARTICIPATE	WAIVED PARTICIPATION	ENROLLED IN THE QSHIP	RATE OF PART.	COLLEC. BID
Colleges	Full Time	Part Time	Con't Ed	Other	Total	# of Students	# of Students	# of Students	Percent	Yes/No
65 Mass School of Law	225	503	0	0	728	653	465	188	28.8%	No
66 Mass School of Prof. Psych	125	47	11	0	183	125	117	8	6.4%	No
67 Massasoit Community College	2,384	1,113	2,475	0	5,972	2,963	2,578	385	13.0%	Yes
68 Merrimack College	1,811	21	889	112	2,833	1,844	1,648	196	10.6%	No
69 MGH Inst. of Health Professions	225	194	0	142	561	419	369	50	11.9%	No
70 Middlesex Community College	2,781	1,363	2,399	0	6,543	3,549	2,738	811	22.9%	Yes
71 Montserrat College of Art	261	19	131	0	411	261	188	73	28.0%	No
72 Mount Holyoke College	1,667	200	0	0	1,867	1,803	507	1,296	71.9%	No
73 Mt. Ida College	1,508	367	58	0	1,933	1,567	802	765	48.8%	No
74 Mt. Wachusett Comm. College	1,149	676	2,000	0	3,825	1,389	1,155	234	16.8%	Yes
75 NE Banking Institute										
76 NE College of Optometry	406	0	0	0	406	406	210	196	48.3%	No
77 NE Conservatory of Music	680	91	0	0	771	697	405	292	41.9%	No
78 NE School of Law	643	441	0	0	1,084	1,046	559	487	46.6%	No
79 Newbury College	944	66	2,915	0	3,925	944	543	401	42.5%	No
80 Nichols College	742	14	612	398	1,766	777	668	109	14.0%	No
81 North Adams State College	1,276	363	0	0	1,639	1,276	1,056	220	17.2%	Yes
82 N. Shore Community College	1,692	5,399	3,693	0	10,784	2,679	2,415	264	9.9%	Yes
83 Northeastern University	13,576	11,510	3,068	0	28,154	14,451	7,510	6,941	48.0%	No
84 Northern Essex Comm. College	2,481	3,876	0	0	6,357	3,067	2,585	482	15.7%	Yes
85 Pine Manor College	317	6	69	8	400	345	187	158	45.8%	No
86 Pope John XXIII Nat'l Seminary	59	0	0	0	59	59	42	17	28.8%	No
87 Quincy College	1,615	1,372	2,053	125	5,165	1,995	1,714	281	14.1%	No
88 Quinsigamond Comm. College	1,783	2,775	1,595	0	6,153	2,081	1,968	113	5.4%	Yes
89 Regis College	574	0	176	201	951	642	34	608	94.7%	No
90 Roxbury Community College	1,691	368	179	956	3,194	2,085	1,752	333	16.0%	Yes
91 Salem State College	5,145	229	2,665	1,084	9,123	5,449	3,843	1,606	29.5%	Yes
92 School of MFA	527	89	489	0	1,105	616	414	202	32.8%	No
93 Simmons College	1,660	1,551	205	40	3,456	1,760	1,577	183	10.4%	No
94 Simon's Rock of Bard	317	3	0	0	320	317	6	311	98.1%	No
95 Smith College	2,523	114	36	0	2,673	2,637	1,645	992	37.6%	No
96 Smith College for Social Work	253	0	0	0	253	253	126	127	50.2%	No
97 Southern NE School of Law	106	270	0	21	397	376	319	57	15.2%	No
98 Springfield College	2,950	548	166	24	3,688	2,987	2,028	959	32.1%	No
99 Springfield Tech. Community	2,610	1,182	2,328	0	6,120	3,369	2,859	510	15.1%	Yes
100 Stonehill College	1,940	30	1,000	0	2,970	1,940	1,725	215	11.1%	No
101 St. Hyacinth College	16	27	0	8	51	16	10	6	37.5%	No
102 St. John's Seminary	130	0	0	0	130	130	38	92	70.8%	No
103 Suffolk University	3,499	1,346	178	0	5,023	4,346	2,759	1,587	36.5%	No
104 Swedenborg School of Religion										
105 Tufts University	5,510	538	0	0	6,048	6,048	3,996	2,052	33.9%	No
106 University of Mass - Amherst	19,005	4,632	1,268	1,372	26,277	20,543	14,025	6,518	31.7%	No
107 University of Mass - Boston	6,532	5,610	1,136	0	13,278	7,375	3,914	3,461	46.9%	No
108 University of Mass - Dartmouth	4,725	849	1,170	0	6,744	4,789	4,223	566	11.8%	Yes
109 University of Mass - Lowell	6,492	2,627	3,612	0	12,731	7,184	4,971	2,213	30.8%	No
110 University of Mass - Worcester	546	77	0	0	623	546	192	354	64.8%	No
111 Wellesley College	2,147	0	135	43	2,325	2,262	1,288	974	43.1%	No
112 Wentworth Institute of Tech.	2,043	646	16	94	2,799	2,059	1,264	795	38.6%	No
113 Western NE College	2,125	2,275	0	0	4,400	2,482	1,918	564	22.7%	No
114 Westfield State College	3,060	29	1,622	0	4,711	3,354	2,941	413	12.3%	No
115 Weston Jesuit School of Theology	139	23	34	40	236	174	131	43	24.7%	No
116 Wheaton College	1,299	14	5	0	1,318	1,299	1,009	290	22.3%	No
117 Wheelock College	902	500	0	0	1,402	861	764	97	11.3%	Yes
118 Williams College	2,021	29	0	0	2,050	2,021	1,576	445	22.0%	No
119 Woods Hole Ocean. Institute	150	0	0	0	150	150	124	26	17.3%	No
120 Worcester Polytec. Institute	3,081	59	552	0	3,692	3,081	2,535	546	17.7%	No
121 Worcester State College	2,997	2,708	0	0	5,705	3,218	2,558	660	20.5%	Yes
				TOTAL:	419,540	276,688	183,853	93,118		

BEST COPY AVAILABLE